

## Old Age, Disability, Death

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First and current law: 1973 (implemented 1976).  
 Type of program: Provident fund system.  
**Exchange rate:** U.S.\$1.00 equals 3.32 Solomon Islands dollars (SI\$).

### Coverage

All employed workers aged 14 and older earning at least SI\$20 a month or working 6 or more days a month.  
 Unemployed and self-employed aged 16-35 may contribute voluntarily.  
 Special system for public employees.

### Source of Funds

**Insured person:** 5% of wages.  
**Employer:** 7.5% of payroll.  
**Government:** None.  
 For death benefit, SI\$5 deducted annually from insured's provident fund account.

### Qualifying Conditions

**Old-age benefit:** Age 40 if permanently retired from covered employment; at any age if emigrating permanently. Age 50, regardless of employment. Unemployed may withdraw funds after 3 months of continuous unemployment.  
**Disability grant:** Permanent physical or mental incapacity to work.  
**Survivor grant:** Death of insured before retirement.

### Old-Age Benefits

**Old-age benefit:** Lump sum equal to total employee and employer contributions, plus accumulated interest.

### Permanent Disability Benefits

**Disability benefit:** Lump sum equal to total employee and employer contributions, plus accumulated interest.

### Survivor Benefits

**Survivor benefit:** Lump sum equal to total employee and employer contributions, plus accumulated interest. Payable to deceased's nominee.  
**Death benefit:** Lump sum of SI\$2,500.

### Administrative Organization

National Provident Fund Board, an independent 5-member board, administration of program.

### Source of Funds

**Insured person:** None.  
**Employer:** Whole cost.  
**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 50%-100% of earnings, according to monthly wage. Maximum, SI\$160 a month.  
 Payable from first day if incapacity lasts more than 3 days, until recovery, certification of permanent disability, or death.

### Permanent Disability Benefits

**Permanent disability benefit:** Lump sum of 48 months' earnings. Maximum SI\$9,000.  
 Partial disability: Lump sum proportionate to degree of incapacity, based on 48 months' earnings.

### Workers' Medical Benefits

**Medical benefits:** Medical care, medicines, and appliances.

### Survivor Benefits

**Survivor benefit:** Lump sum of 36 months' earnings, less any permanent disability benefits paid to deceased. Maximum, SI\$9,000. Apportionment of survivor benefit among survivors determined by courts.  
**Funeral grant:** If no dependent, reasonable burial expenses. Maximum: SI\$30.

### Administrative Organization

Labor division, administration of program.

## Unemployment

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(1981 Employment Act requires employer to pay dismissal indemnity of 2 weeks' wages for each year of employment.)

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## Work Injury

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First and current law: 1952.  
 Type of program: Employer liability/compulsory insurance with private carrier.

### Coverage

Employed persons, including public employees, earning SI\$4,000 a year or less. Exclusion: Casual workers.